



## HEALTH AND HUMAN SCIENCES

### **The Effects of Person-Thing Orientation and Gender on Learning and Interest in Financial Information**

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Financial illiteracy is widespread in many industrialized nations. Notably, women are less financially literate than men. Our research explores whether financial information searching strategies vary based on a construct known to vary by gender, thus contributing to different degrees of financial fitness.

The current experiment draws on a framework known as person-thing orientation (PO-TO). PO-TO captures individual differences in one's tendency to be interested in people versus things. It has been found that women tend to be more person-oriented than men, and men tend to be more thing-oriented than women. We explore whether this orientation can influence learning, especially within the context of financial literacy, which is presumed to be thing-oriented. Our experiment manipulates the way financial information is presented, and we will test to see whether PO-TO scores predict learning better when there is a match between individual orientation and medium.

For this process, participants first respond to the PO-TO scale. Next, they are randomly assigned to receive financial information either via a video lecture (person) or via text (thing). Following this, participants take an unexpected test to determine their learning and to report their interests in the material.

We expect that those high in PO will exhibit higher interest and greater learning when presented with person-based sources of financial information relative to those high in TO. Thus, women, known to be more person-oriented, might benefit most from person-based information sources, and men, known to be more thing-oriented, might benefit most from thing-based information sources.

*Research advisor Meghan Norris writes, "Financial illiteracy is one known reason contributing to poor savings rates in America. Women tend to perform much worse on indices of financial literacy than men. Runkang is working to help determine causes for gender disparities in financial literacy so as to one day develop interventions to bridge this gap."*

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